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PATENT  
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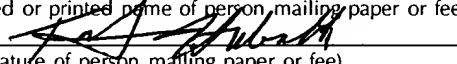
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Allen-Rouman, et al. )  
Serial No.: 09/516,209 )  
Filing Date: February 29, 2000 )  
For: ELECTRONIC PURCHASE )  
METHOD AND FUNDS )  
TRANSFER SYSTEM )

Group Art Unit:  
Unknown  
Examiner: Unknown

CERTIFICATE OF MAILING BY "EXPRESS MAIL"  
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Date of deposit: April 14, 2000  
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20231

Timothy Hubalik  
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(signature of person mailing paper or fee)

Assistant Commissioner For Patents  
Washington, D.C., 20231

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicant  
brings to the attention of the Examiner the documents listed on  
the attached PTO 1449. This Information Disclosure Statement is  
being filed within three months of the filing date of the above-  
referenced application.

Copies of the listed documents are attached.

Applicant respectfully requests that the Examiner  
consider the listed documents and evidence that consideration of  
relevant portions thereof by making appropriate notations on the  
attached form.

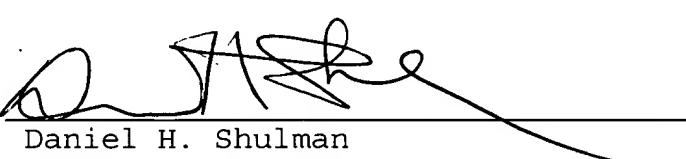
This submission does not represent that a search has  
been made or that no better art exists and does not constitute an

admission that each or all of the listed documents are material or constitute "prior art." If it should be determined that any of the listed documents do not constitute "prior art" under United States law, Applicant reserves the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this statement, please charge the fee to our Deposit Account No. 13-0019.

Dated: April 14, 2000      Respectfully submitted,

By:   
Daniel H. Shulman  
Attorney for Applicant  
Reg. No. 45,106

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